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Date: 3/17/2004

Julie A. Eslick  
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant(s):	Beenau, et al.	Docket No.:	60655.2900
Serial No.:	10/708,585	Group Art Unit:	TBA
Filed:	March 12, 2004	Examiner:	TBA
Title:	SYSTEM AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION INSTRUMENT	Confirmation No.:	2584

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Commissioner For Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

9. [ ] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

[ ] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

[ X ] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer



Howard I. Sobelman  
Registration No. 39,038

Dated: 3/17/04

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The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [ ] For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

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2. [ X ] Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [X ] Parent Application, [ ] Continuation, [ ] Divisional or [ ] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 10/192,488, filed July 9, 2002.

3. [ X ] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

- [ ] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
- [ ] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
- [ X ] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. [ ] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
5. [ ] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period

specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

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6. [ ] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
  - a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
  - b. the attached petition requesting consideration of this Information Disclosure Statement; and
  - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. [ ] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
  - a. [ ] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
  - b. [ ] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
  - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. [ ] I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- [ ] I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making

reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

9. [ ] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

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Dated: 3/17/04

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PTO/SB/08a (08-03)

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**Substitute for form 1449A/PTO**

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet

of

***Complete if Known***

Application Number	10/708,585
Filing Date	March 12, 2004
First Named Inventor	Blayn Beenau, et.al.
Art Unit	TBA
Examiner Name	TBA
Attorney Docket Number	60655.2900

Attorney Docket Number 60655.2900

## **U.S. PATENT DOCUMENTS**

## **FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
		CH	CH689070		08/31/1998	Peter Bresch		
		EP	0 358 525	A2	03/14/1990	W&T Avery Limited		
		EP	0 424 726	A1	10/10/1990	Angewandte Digital Elec.		
		PCT	WO 99/03057	A1	01/21/1999	Robert E. Dorf		
		EP	EP 0 933 717	A2	08/04/1999	Citicorp Development Center		
		EP	EP 0 956 818	A1	11/17/1999	Citicorp Development Center		
		EP	EP 0 959 440	A2	11/24/1999	Citicorp Development Center		
		JP	2000-1109	A	01/14/2000	Citicorp Development Center		
		JP	2000015288	A	01/18/2000	Hitachi Plant Eng & Constr		
		JP	2000-40181	A	02/08/2000	Unknown		

**Examiner  
Signature**

Date Considered

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First Named Inventor	Blayn Beenau, et al.
Art Unit	TBA
Examiner Name	TBA
Attorney Docket Number	60655.2900

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
		PCT	WO 00/10144	A1	02/24/2000	3M Innovative Properties Co		
		JP	200067312	A	03/03/2000	IBM		
		EP	EP 0 984 404	A2	03/08/2000	IBM		
		PCT	WO 00/38088	A1	06/29/2000	John Klayh		
		EP	EP 1 016 947	A2	07/05/2000	Texas Instruments Inc.		
		JP	2000207641	A	07/28/2000	NCR International Inc		
		EP	EP 1 039 403	A2	09/27/2000	Citicorp Development Center		
		JP	2001-5931	A	01/12/2001	Unknown		
		PCT	WO 01/04825	A1	01/18/2001	Intermec IP Corp.		
		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		

Examiner  
Signature

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Considered

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		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		
		EP	EP 1 104 909	A2	06/06/2001	Smartel S.P.A.		
		PCT	WO 01/43095	A2	06/14/2001	Intermec IP Corp.		
		EP	EP 1 113 387	A2	07/04/2001	Schlumberger Systemes		
		PCT	Wo 01/72224	A1	10/04/2001	Wolf Fernlund		
		JP	2001283122	A	10/12/2001	Dainippon Printing Co., Ltd.		
		PCT	WO 01/77856	A1	10/18/2001	Brightstreet.com Inc.		
		PCT	WO 01/80473	A2	10/25/2001	Sony Electronics, Inc.		
		PCT	WO 01/86535	A1	11/15/2001	Cadmus Technology Ltd.		
		PCT	WO 01/90962	A1	11/29/2001	Grosvenor Leisure Inc.		

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Date  
Considered

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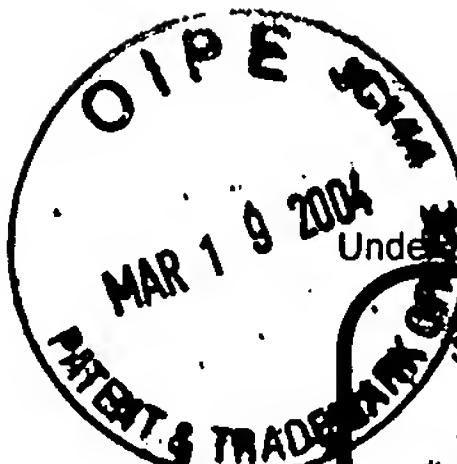
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind <sup>5</sup> (if known)				
		PCT	WO 01/95243	A2	12/13/2001	Battelle Memorial Institute		
		PCT	WO 02/01485	A1	01/03/2002	Smartclic Corporation		
		PCT	WO 02/13134	A2	02/14/2002	Medmicrochip LC		
		PCT	WO 02/21903	A1	03/21/2002	Mario Witte		
		EP	EP 1 199 684	A2	04/24/2002	Marconi Commerce Systems		
		PCT	WO 02/063545	A2	08/15/2002	Sensormatic Electronics Corp		
		PCT	WO 02/065246	A2	08/22/2002	Stockback Holdings, Inc.		
		PCT	WO 02/065404	A2	08/22/2002	Stuart Williams		
		PCT	WO 02/069221	A1	09/06/2002	Frequency Marketing, Inc.		
		PCT	WO 02/073512	A1	09/19/2002	3M Innovative Properties Co.		

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PTO/SB/08a (08-03)

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**INFORMATION DISCLOSURE  
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Art Unit	TBA
Examiner Name	TBA

Attorney Docket Number 60655.2900

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"What's New: Timex Watch Features Speedpass System", <a href="http://www.speedpass.com/news/article.jsp?id=51">http://www.speedpass.com/news/article.jsp?id=51</a> (1 page)	
		"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, <a href="http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm">http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm</a> (6 pages)	
		"Magic Wands' to Speed Mobile Sales", BobBrewin, Jan. 15, 2001, <a href="http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html">http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html</a> (4 pages)	
		"Mobile Speedpass Goes GLobal as Mobil Singpore Rolls Out Asia's First RFID-Based Pay-At-The-Pump System", Press Release, April 5, 1999, <a href="http://www.ti.com/tiris/docs/news_releases/rel12.htm">http://www.ti.com/tiris/docs/news_releases/rel12.htm</a> (3 pages)	
		"Speedpass Unleashed", June 4, 2002, <a href="http://www.cardweb.com/cardtrak/news/cf2_20a_97.html">http://www.cardweb.com/cardtrak/news/cf2_20a_97.html</a> (2 pages)	
		Prophecy Central Update #9, October 10, 1997, <a href="http://www.bible-prophecy.com/pcu9.htm">http://www.bible-prophecy.com/pcu9.htm</a> (5 pages)	
		International newsletter of the TI RFID Group, Issue 20, 2000 (12 pages)	
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet

of

**Complete if Known**

Application Number	10/708,585
Filing Date	March 12, 2004
First Named Inventor	Blayn Beenau, et al.
Art Unit	TBA
Examiner Name	TBA

Attorney Docket Number 60655.2900

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Bank Extends RFID Payment Pilot: Bank of America will continue to tests its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
		"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless payments", RFID Journal, 12/20/2002	
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		"Multiple Frequency Transponders: "Volume production of dual-band RFID chips begins", Frontline Solutions, 07/16/2003	

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	10/708,585
(use as many sheets as necessary)		Filing Date	March 12, 2004
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Sheet	of		

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